THE JOURNAL OF COMMERCIAL BANK LENDING

Subject/Author Index

September 1988–August 1989

This is a cumulative subject/author index of the articles published in *The Journal of Commercial Bank Lending* in the past 12 months.

Reprints or copies of the articles listed in this or any of the previous indexes are available from the National Office; 1–50 copies of the same article: $6.00 each plus postage. To order 51 or more copies of the same article, please contact RMA's Customer Service Department at (215)851-0585.

Reprints or copies of articles may be ordered by writing Reprints, P.O. Box 8500, S-1140, Philadelphia, PA 19178.

Inquiries should be directed to RMA, One Liberty Place, Suite 2300, Philadelphia, PA 19103-7398, (215) 851-9100.

SUBJECT INDEX

ABOUT RMA

Robert Morris Associates: The Formative Years
Elizabeth Bond and Gerald C. Fischer ..... June 1989

ACCOUNTING

Incorporating the New Pension Accounting Rules into Credit Analysis
Peter M. Bergevin and Duane Baldwin ..... Sept. 1988
Cash Flow and Intercompany Investments: Part I
John W. Reik ..... Oct. 1988
Cash Flow and Intercompany Investments: Part II
John W. Reik ..... Nov. 1988
New Rules on Income Tax Accounting: Implications for Financial Statement Users
Janice L. Carpenter and Nancy L. Wilburn ..... Dec. 1988
What the New Auditor's Report Means for Bankers
Raymond N. Johnson ..... Jan. 1989
The Effects of Defeased Debt on Loan Decisions
Aaron L. Phillips and Sharon M. Moody ..... Feb. 1989
The Privity Issue: When Can a Lender Rely on an Audited Financial Statement?
Michael L. Weissman ..... April 1989
The Closing of the Auditor's Expectations Gap
Thomas R. Weirich and Alan Reinstein ..... June 1989
Using a Market Interest Rate in Accounting for Sales-Type Leases
Paul Munter ..... June 1989
GAAP and GAAS: A Simplified View
Hector Anton and Gail M. Thorne ..... July 1989

AGRIBUSINESS, LENDING TO

Administering Ag Credit in the New Environment
David M. Kohl ..... April 1989

ASSET-BASED LENDING

Mezzanine Lending: A Primer for Asset-Based Lenders
Ronald L. Stacey ..... Oct. 1988
How to Defend Against Fraudulent Conveyance in Leveraged Buyouts
Edward O. Leonard ..... Feb. 1989
What If . . . Banks Do Not Control LBO Risks?
Gregory Root ..... June 1989

BANK FRAUD

Due Diligence in Middle Market Lending
Byran J. Krezanoski ..... July 1989

BANKRUPTCY

Early Warning Signs of Bankruptcy Using Cash Flow Analysis
James M. Gahlon and Robert L. Vigeland ..... Dec. 1988
Lender Liability Claims in Chapter 11 Cases (Issues in Lending)
David T. Sykes ..... Feb. 1989

BEAUTY SALONS, LENDING TO

Lending to Beauty Salons
Dev Strischek and Lynn Duff ..... March 1989

BROKER-DEALER RISK

Analyzing Broker-Dealer Risk
Paul K. Devine ..... Nov. 1988

BUILDING RELATIONSHIPS WITH LOAN CUSTOMERS

Financing Continuing Care Retirement Communities (Borrower's Viewpoint)
Richard R. Dewees ..... Nov. 1988
Evaluating a Bank's Performance in a Leveraged Buyout (Borrower's Viewpoint)
Joseph Klobuchar ..... Aug. 1989

BUYBACK PLANS

Buyback Plans in Closely Held Corporations
Stanley B. Block ..... Sept. 1988

CASH FLOW ANALYSIS

Cash Flow and Intercompany Investments: Part I
John W. Reik ..... Oct. 1988
Cash Flow and Intercompany Investments: Part II
John W. Reik ..... Nov. 1988
Early Warning Signs of Bankruptcy Using Cash Flow Analysis
James M. Gahlon and Robert L. Vigeland ..... Dec. 1988

COMMUNITY BANKS

Maximizing Profitability from Family-Owned Entrepreneurial Businesses (Community Bank Focus)
Alex Huck ..... Sept. 1988
Managing for Profits (Community Bank Focus)
James K. Schrecongost, David F. Nasman, Philip B. Pitkin, and Alex Huck ..... Feb. 1989
Community Bank Directors: Should Your Bank Have an External Loan Review? (Community Bank Focus)
Fred H. Hays, Daniel L. Enterline, and Probir Roy ..... April 1989

The Role of Deposits in Loan Pricing (Community Bank Focus)
Ari Crenshaw ..... June 1989

COMPUTER APPLICATIONS FOR BANKING

Improving Loan Portfolios with Expert Systems (Technology Update)
Pamela K. Coats ..... Sept. 1988
Using Lotus to Develop Credit Scoring Models (Technology Update)
Kenneth M. Hiltebeitel and James P. Borden ..... Oct. 1988
The "Quick and Dirty" Details of Credit Software (Technology Update)
Jennifer L. Hickson ..... March 1989
Commercial Loan Workstations—Tools for Lenders (Technology Update)
Julian L. Fruhling ..... Aug. 1989

CONTRACTOR/CONSTRUCTION LENDING

Reviewing the Construction Budget: Are the Numbers Real?
Tim Still ..... Dec. 1988

CREDIT ANALYSIS

Underwriting Loans: Do Basic Considerations Change for Specialized Industries?
Dev Strischek ..... March 1989

CREDIT CULTURE

A Conceptual View of the Bank Credit Universe
P. Henry Mueller ..... March 1989

CREDIT FUNDAMENTALS

Purging Yesterday's Credit Concepts
W. Keith Henderson ..... May 1989

DEFAULT RISK

A New Way to Evaluate Default Risk in Commercial Lending
George W. Kester, Thomas W. Bixler, and Joseph M. Cheng ..... Aug. 1989

ENVIRONMENTAL HAZARDS FOR LENDERS

Lender Awareness of Underground Storage Tanks
Linda M.Ertley ..... Dec. 1988
Environmental Problems and a Bank's Loss (Spilled Milk)
Anonymous ..... Aug. 1989

ETHICS AND CODE OF CONDUCT FOR BANKERS

An Ethics Rating for the Cosmopolitan/Jakarta Branch (Spilled Milk)
Clinton W. Kersey, Jr. and Stephen Cloniger ..... June 1989

Drafting a Code of Lender Conduct: Guidelines and Suggestions
Paul M. Dorfman and Steven K. Buster ..... July 1989

FINANCE COMPANIES, LENDING TO

Analysis of Finance Company Ratios in 1987
Raymond M. Neihengen, Jr. ..... Sept. 1988

GUN SHOPS, LENDING TO

Lending to Retail Gun Shops
Anthony Novo and Dev Strischek ..... Oct. 1988

IMPORTERS, LENDING TO

Lending to Importers
Aubrey T. Walden ..... May 1989

INTERNATIONAL LENDING AND FOREIGN BANK COMPETITION

Portfolio Management for Global Institutions
D. John Stavropoulos and Robert C. Corteway ..... Jan. 1989
Lending by U.S. Branches of Foreign Banks
Charles W. Hultman and L. Randolph McGee ..... Aug. 1989

LEASING AND LEASE FINANCING

Using a Market Interest Rate in Accounting for Sales-Type Leases
Paul Munter ..... June 1989

LEGAL, LEGISLATIVE, AND REGULATORY DEVELOPMENTS AFFECTING LENDING

Recovery of Wrongfully Levied Property (Issues in Lending)
Steven Weiss ..... Sept. 1988
What Every Banker Should Know About S Corporations (Issues in Lending)
David M. Abramson and David B. Eberhardt ..... Nov. 1988
Lender Liability Claims in Chapter 11 Cases (Issues in Lending)
David T. Sykes ..... Feb. 1989
Perfection of Security Interests: Let the Lender Beware! (Issues in Lending)
Michael M. Sherman ..... March 1989
Lender Liability under CERCLA: The Impact of Fleet Factors (Issues in Lending)
David R. Berz and Peter M. Gillon ..... April 1989
The Privity Issue: When Can a Lender Rely on an Audited Financial Statement
Michael L. Weissman ..... April 1989
Two Court Cases that Affect Lender Pricing (Issues in Lending)
Robert C. Connole, Jerry Furniss, and Jack Morton ..... July 1989

LENDING TO PARTICULAR INDUSTRIES

Lending to Retail Gun Shops
Anthony Novo and Dev Strischek ..... Oct. 1988
Lending to Marinas
Dean Fennell and Dev Strischek ..... Dec. 1988
Lending to Beauty Salons
Dev Strischek and Lynn Duff ..... March 1989
Lending to Importers
Aubrey T. Walden ..... May 1989
Lending to Music Stores
Dev Strischek and Lynn Speedy ..... Aug. 1989

LOAN DEMAND

Good News for Corporate Lenders About Loan Demand
Christopher L. Snyder, Jr. ..... Nov. 1988
Lenders' Outlook for C&I Loans in 1989 (Opinion Survey) ..... Jan. 1989

LOAN DOCUMENTATION

Five Rules for Dealing with Guarantors
Robert M. Lloyd ..... Dec. 1988

LOAN OFFICER SELECTION, COMPENSATION, TRAINING, AND DEVELOPMENT

Doing More Lending with Less Staff
Stephen B. McLane ..... Nov. 1988
Calling Force Management and Middle Market Lending
Walter G. Jewett and Jonathan S.G. Guss ..... April 1989
Job Satisfaction of Commercial Loan Officers
Thomas A. Gavin, John G.Fulmer, Jr., William J. Bertin, and Edson G. Hammer ..... May 1989
A Comprehensive Educational Program for Relationship Managers
C. E. Scheuerman ..... July 1989

LOAN OFFICER SUPERVISION

Perceptions of Supervisor Failings by Commercial Loan Officers
Thomas A. Gavin, William J. Bertin, John G. Fulmer, Jr., and Edson G. Hammer ..... June 1989

LOAN PORTFOLIO ANALYSIS AND MANAGEMENT

Finding Profitable Customer Segments in Your Loan Portfolio
Herbert F. Aspbury ..... Jan. 1989

LOAN PRICING

Balances and Buggy Whips in Loan Pricing
Paul Nadler ..... Feb. 1989

The Role of Deposits in Loan Pricing (Community Bank Focus)
Ari Crenshaw ..... June 1989
Two Court Cases that Affect Lender Pricing (Issues in Lending)
Robert C. Connole, Jerry Furniss, and Jack Morton ..... July 1989

LOAN REVIEW

Exploring the Function of Loan Review (Opinion Survey) ..... Oct. 1988
Community Bank Directors: Should Your Bank Have an External Loan Review? (Community Bank Focus)
Fred H. Hays, Daniel L. Enterline, and Probir Roy ..... April 1989

LOAN SALES AND SECURITIZATION

Loan Sales: No Immediate Threat to Traditional Lending
Donald E. Kerr and Jean-Louis Lelogeais ..... Feb. 1989
Securitization: The Future for C&I Loans
Gary J. Kopff and Jeremy Lent ..... June 1989

MARINAS, LENDING TO

Lending to Marinas
Dean Fennell and Dev Strischek ..... Dec. 1988

MIDDLE MARKET

Is the Middle Market the Only Market?
Jack R. Crigger ..... Feb. 1989
Calling Force Management and Middle Market Lending
Walter G. Jewett and Jonathan S.G. Guss ..... April 1989
Due Diligence in Middle Market Lending
Bryan J. Krezanoski ..... July 1989

MISCELLANEOUS

An Interview . . . with FDIC Director C.C. Hope ..... Jan. 1989
The Good Old Days of Commercial Lending
Thomas E. Boland ..... Jan. 1989
How to Research Banking Topics
Elizabeth Bond ..... May 1989

MUSIC STORES, LENDING TO

Lending to Music Stores
Dev Strischek and Lynn Speedy ..... Aug. 1989

OFF-BALANCE-SHEET ACTIVITIES

Risk Management of Off-Balance-Sheet Activities
David C. Cates and Henry A. Davis ..... Jan. 1989

PRIVATE BANKING

Are Private Banking Operations Successful? (Opinion Survey)..... April 1989

PRIVATIZATION

Lending Opportunities in Privatization
James L. Lammie..... Sept. 1988

PROBLEM BANKS

Turning Around the Troubled Bank
Stephen B. Wyman..... July 1989

PROBLEM LOANS, LOAN WORKOUTS, CHARGE-OFFS, AND RECOVERIES

Managing Workouts
Bob Mattson..... Sept. 1988
A Troubled Loan, a Useless Guarantee (Spilled Milk)
David Snowdon..... Oct. 1988
Problem Loan Prevention and Management from a Portfolio Point of View
George C. Christy..... Oct. 1988
Securing a Loan with Cash Value Life Insurance (Spilled Milk)
Jonathan V. Madsen..... Nov. 1988
Incompetent Relatives, Mismanagement, Bank Loss (Spilled Milk)
Kenneth A.Kehlbeck..... Jan. 1989
A Not-So-Typical Bank Stock Loan (Spilled Milk)
Anonymous..... Feb. 1989
The Misplaced Document (Spilled Milk)
Hollis L. Walters..... March 1989
Detail Makes the Difference (Spilled Milk)
Anonymous..... April 1989
Entrepreneurial Lending for a Trucking Entrepreneur (Spilled Milk)
Anonymous..... May 1989
An Ethics Rating for the Cosmopolitan/Jakarta Branch (Spilled Milk)
Clinton W. Kersey, Jr. and Stephen Cloniger..... June 1989
Turning Around the Troubled Bank
Stephen B. Wyman..... July 1989
Environmental Problems and a Bank's Loss (Spilled Milk)
Anonymous..... Aug. 1989

REAL ESTATE FINANCING

Reviewing the Construction Budget: Are the Numbers Real?
Tim Still..... Dec. 1988
Other Real Estate Owned: Developing Procedures for Rapid Disposal
Jo Hicks..... March 1989

RISK ANALYSIS

The Scent of Failure and the Use of Risk Analysis
Haig J. Boyadjian ..... June 1989

RISK MANAGEMENT

Risk Management of Off-Balance-Sheet Activities
David C. Cates and Henry A. Davis ..... Jan. 1989

SUPERREGIONAL BANKS

The Strength of the Superregional
Edward J. Brown III ..... Oct. 1988

THRIFT INSTITUTIONS

The Savings and Loan Crisis (Opinion Survey)..... May 1989

AUTHOR INDEX*

A

Abramson, David M., *Issues in Lending . . .* What Every Banker Should Know About S Corporations (David B. Eberhardt), Nov. 1988
Anton, Hector, GAAP and GAAS: A Simplified View (Gail Thorne), July 1989
Aspbury, Herbert F., Finding Profitable Customer Segments in Your Loan Portfolio, Jan. 1989

B

Baldwin, Duane, Incorporating the New Pension Accounting Rules into Credit Analysis (Peter M. Bergevin), Sept. 1988
Bergevin, Peter M., Incorporating the New Pension Accounting Rules into Credit Analysis (Duane Baldwin), Sept. 1988
Bertin, William J., Job Satisfaction of Commercial Loan Officers (Thomas A. Gavin, John G. Fulmer, Jr., and Edson G. Hammer), May 1989; Perceptions of Supervisor Failings by Commercial Loan Officers (Thomas A. Gavin, John G. Fulmer, Jr., and Edson G. Hammer), June 1989
Berz, David R., *Issues in Lending . . .* Lender Liability under CERCLA: The Impact of Fleet Factors (Peter M. Gillon), April 1989
Bixler, Thomas W., A New Way to Evaluate Default Risk in Commercial Lending (George W. Kester and Joseph M. Cheng), Aug. 1989
Block, Stanley B., Buyback Plans in Closely Held Corporations, Sept. 1988
Boland, Thomas E., The Good Old Days of Commercial Lending, Jan. 1989
Bond, Elizabeth, How to Research Banking Topics, May 1989; Robert Morris Associates: The Formative Years (Gerald C. Fischer), June 1989
Borden, James P., *Technology Update . . .* Using Lotus to Develop Credit Scoring Models (Kenneth M. Hiltebeitel), Oct. 1988
Boyadjian, Haig J., The Scent of Failure and the Use of Risk Analysis, June 1989
Brown, Edward J. III, The Strength of the Superregional, Oct. 1988
Buster, Steven K., Drafting a Code of Lender Conduct: Guidelines and Suggestions (Paul M. Dorfman), July 1989

C

Carpenter, Janice L., New Rules on Income Tax Accounting: Implications for Financial Statement Users (Nancy L. Wilburn), Dec. 1988
Cates, David C., Risk Management of Off-Balance-Sheet Activities (Henry A. Davis), Jan. 1989
Cheng, Joseph M., A New Way to Evaluate Default Risk in Commercial Lending (George W. Kester and Thomas W. Bixler), Aug. 1989
Christy, George C., Problem Loan Prevention and Management from a Portfolio Point of View, Oct. 1988
Cloniger, Stephen, *Spilled Milk . . .* An Ethics Rating for the Cosmopolitan/Jakarta Branch (Clinton W. Kersey, Jr.), June 1989

*All names given in parentheses are co-authors.

Coats, Pamela K., *Technology Update* . . . Improving Loan Portfolios with Expert Systems, Sept. 1988
Connole, Robert C., *Issues in Lending* . . . Two Court Cases that Affect Lender Pricing (Jerry Furniss and Jack Morton), July 1989
Corteway, Robert C., Portfolio Management for Global Institutions (D. John Stavropoulos), Jan. 1989
Crenshaw, Ari, *Community Bank Focus* . . . The Role of Deposits in Loan Pricing, June 1989
Crigger, Jack R., Is the Middle Market the Only Market?, Feb. 1989

D

Davis, Henry A., Risk Management of Off-Balance-Sheet Activities (David C. Cates), Jan. 1989
Devine, Paul K., Analyzing Broker-Dealer Risk, Nov. 1988
Dewees, Richard R., *Borrower's Viewpoint* . . . Financing Continuing Care Retirement Communities, Nov. 1988
Dorfman, Paul M., Drafting a Code of Lender Conduct: Guidelines and Suggestions (Steven K. Buster), July 1989
Duff, Lynn, Lending to Beauty Salons (Dev Strischek), March 1989

E

Eberhardt, David B., *Issues in Lending* . . . What Every Banker Should Know About S Corporations (David M. Abramson), Nov. 1988
Enterline, Daniel L., Community Bank Directors: Should Your Bank Have an External Loan Review? (Fred H. Hays and Probir Roy), April 1989
Ertley, Linda M., Lender Awareness of Underground Storage Tanks, Dec. 1988

F

Fennell, Dean, Lending to Marinas (Dev Strischek), Dec. 1988
Fischer, Gerald C., Robert Morris Associates: The Formative Years (Elizabeth Bond), June 1989
Fruhling, Julian L., *Technology Update* . . . Commercial Loan Workstations—Tools for Lenders, Aug. 1989
Fulmer, John G., Jr., Job Satisfaction of Commercial Loan Officers (Thomas A. Gavin, William J. Bertin, and Edson G. Hammer), May 1989; Perceptions of Supervisor Failings by Commercial Loan Officers (Thomas A. Gavin, William J. Bertin, and Edson G. Hammer), June 1989
Furniss, Jerry, *Issues in Lending* . . .Two Court Cases that Affect Lender Pricing (Robert C. Connole and Jack Morton), July 1989

G

Gahlon, James M., Early Warning Signs of Bankruptcy Using Cash Flow Analysis (Robert L. Vigeland), Dec. 1988
Gavin, Thomas A., Job Satisfaction of Commercial Loan Officers (John G. Fulmer, Jr., William J. Bertin, and Edson G. Hammer), May 1989; Perceptions of Supervisor Failings by Commercial Loan Officers (William J. Bertin, John G. Fulmer, Jr., and Edson G. Hammer), June 1989

Gillon, Peter M., *Issues in Lending* . . . Lender Liability under CERCLA: The Impact of Fleet Factors (David R. Berz), April 1989
Guss, Jonathan S.G., Calling Force Management and Middle Market Lending (Walter G. Jewett), April 1989.

H

Hammer, Edson, Job Satisfaction of Commercial Loan Officers (Thomas A. Gavin, John G. Fulmer, Jr., and William J. Bertin, May 1985; Perceptions of Supervisor Failings by Commercial Loan Officers (Thomas A. Gavin, William J. Bertin, and John G. Fulmer, Jr.), June 1989
Hays, Fred H., Community Bank Directors: Should Your Bank Have an External Loan Review? (Daniel L. Enterline and Probir Roy), April 1989
Henderson, W. Keith, Purging Yesterday's Credit Concepts, May 1989
Hicks, Jo, Other Real Estate Owned: Developing Procedures for Rapid Disposal, March 1989
Hickson, Jennifer L., *Technology Update* . . . The "Quick and Dirty" Details of Credit Software, March 1989
Hiltebeitel, Kenneth M., *Technology Update* . . . Using Lotus to Develop Credit Scoring Models (James P. Borden), Oct. 1988
Huck, Alex, *Community Bank Focus* . . . Maximizing Profitability from Family Owned Entrepreneurial Businesses, Sept. 1988; Community Bank Focus . . . Managing for Profits (James R. Schrecongost, David F. Nasman, and Philip B. Pitkin), Feb. 1989
Hultman, Charles W., Lending by U.S. Branches of Foreign Banks (L. Randolph McGee), Aug. 1989

J

Jewett, Walter G., Calling Force Management and Middle Market Lending (Jonathan S.G. Guss), April 1989
Johnson, Raymond N., What the New Auditor's Report Means for Bankers, Jan. 1989

K

Kehlbeck, Kenneth A., *Spilled Milk* . . . Incompetent Relatives, Mismanagement, Bank Loss, Jan. 1989
Kerr, Donald E., Loan Sales: No Immediate Threat to Traditional Lending (Jean-Louis Lelogeais), Feb. 1989
Kersey, Clinton W., Jr., *Spilled Milk* . . . An Ethics Rating for the Cosmopolitan/ Jakarta Branch (Stephen Cloniger), June 1989
Kester, George W., A New Way to Evaluate Default Risk in Commercial Lending (Thomas W. Bixler and Joseph M. Cheng), Aug. 1989
Klobuchar, Joseph, *Borrower's Viewpoint* . . . Evaluating a Bank's Performance in a Leveraged Buyout, Aug. 1989
Kohl, David M., Administering Ag Credit in the New Environment, April 1989
Kopff, Gary J., Securitization: The Future for C&I Loans (Jeremy Lent), June 1989
Krezanoski, Bryan J., Due Diligence in Middle Market Lending, July 1989

L

Lammie, James L., Lending Opportunities in Privatization, Sept. 1988
Lelogeais, Jean-Louis, Loan Sales: No Immediate Threat to Traditional Lending (Donald E. Kerr), Feb. 1989
Lent, Jeremy, Securitization: The Future for C&I Loans (Gary J. Kopff), June 1989
Leonard, Edward O., How to Defend Against Fraudulent Conveyance in Leveraged Buyouts, Feb. 1989
Lloyd, Robert M., Five Rules for Dealing with Guarantors, Dec. 1988

M

Madsen, Jonathan V., *Spilled Milk . . .* Securing a Loan with Cash Value Life Insurance, Nov. 1988
Mattson, Bob, Managing Workouts, Sept. 1988
McGee, L. Randolph, Lending by U.S. Branches of Foreign Banks (Charles W. Hultman), Aug. 1989
McLane, Stephen B., Doing More Lending with Less Staff, Nov. 1988
Moody, Sharon M., The Effects of Defeased Debt on Loan Decisions (Aaron L. Phillips), Feb. 1989
Morton, Jack, *Issues in Lending . . .* Two Court Cases that Affect Lender Pricing (Robert C. Connole and Jerry Furniss), July 1989
Mueller, P. Henry, A Conceptual View of the Bank Credit Universe, March 1989
Munter, Paul, Using a Market Interest Rate in Accounting for Sales-Type Leases, June 1989.

N

Nadler, Paul, Balances and Buggy Whips in Loan Pricing, Feb. 1989
Nasman, David F., *Community Bank Focus . . .* Managing for Profits (James R. Schrecongost, Philip B. Pitkin, and Alex Huck), Feb. 1989
Neihengen, Raymond M., Jr., Analysis of Finance Company Ratios in 1987, Sept. 1988
Novo, Anthony, Lending to Retail Gun Shops (Dev Strischek), Oct. 1988

P

Phillips, Aaron L., The Effects of Defeased Debt on Loan Decisions (Sharon M. Moody), Feb. 1989
Pitkin, Philip B., *Community Bank Focus . . .* Managing for Profits (James R. Schrecongost, David F. Nasman, and Alex Huck), Feb. 1989

R

Reik, John W., Cash Flow and Intercompany Investments: Part I, Oct. 1988; Cash Flow and Intercompany Investments: Part II, Nov. 1988
Reinstein, Alan, The Closing of the Auditors' Expectations Gap (Thomas R. Weirich), June 1989
Root, Gregory, *What If . . .* Banks Do Not Control LBO Risks?, June 1989
Probir, Roy, Community Bank Directors: Should Your Bank Have an External Loan Review? (Fred H. Hays and Daniel L. Enterline), April 1989

S

Scheuerman, C. E., A Comprehensive Educational Program for Relationship Managers, July 1989
Schrecongost, James R., *Community Bank Focus . . .* Managing for Profits (David F. Nasman, Phillip B. Pitkin, and Alex Huck), Feb. 1989
Sherman, Michael M., *Issues in Lending . . .* Perfection of Security Interests: Let the Lender Beware!, March 1989
Snowdon, David, *Spilled Milk . . .* A Troubled Loan, a Useless Guarantee, Oct. 1988
Snyder, Christopher L., Jr., Good News for Corporate Lenders About Loan Demand, Nov. 1988
Speedy, Lynn, Lending to Music Stores (Dev Strischek), Aug. 1989
Stacey, Ronald L., Mezzanine Lending: A Primer for Asset-Based Lenders, Oct. 1988
Stavropoulos, D. John, Portfolio Management for Global Institutions (Robert C. Corteway), Jan. 1989
Still, Tim, Reviewing the Construction Budget: Are the Numbers Real?, Dec. 1988
Strischek, Dev, Lending to Retail Gun Shops (Anthony Novo), Oct. 1988; Lending to Marinas (Dean Fennell), Dec. 1988; Underwriting Loans: Do Basic Considerations Change for Specialized Industries?, March 1989; Lending to Beauty Salons (Lynn Duff), March 1989; Lending to Music Stores (Lynn Speedy), Aug. 1989
Sykes, David T., *Issues in Lending . . .* Lender Liability Claims in Chapter 11 Cases, Feb. 1989

T

Thorne, Gail, GAAP and GAAS: A Simplified View (Hector Anton), July 1989

V

Vigeland, Robert L., Early Warning Signs of Bankruptcy Using Cash Flow Analysis (James M. Gahlon), Dec. 1988

W

Walden, Aubrey T., Lending to Importers, May 1989
Walters, Hollis L., *Spilled Milk . . .* The Misplaced Document, March 1989
Weirich, Thomas R., The Closing of the Auditors' Expectations Gap (Alan Reinstein), May 1989
Weiss, Steven, *Issues in Lending . . .* Recovery of Wrongfully Levied Property, Sept. 1988
Weissman, Michael L., The Privity Issue: When Can a Lender Rely on an Audited Financial Statement?, April 1989
Wilburn, Nancy L., New Rules on Income Tax Accounting: Implications for Financial Statement Users (Janice L. Carpenter), Dec. 1988
Wyman, Stephen B., Turning Around the Troubled Bank, July 1989